Helping Pennsylvanians Make an Informed Choice

"My wife and I are helping our parents with the process of learning what the new drug coverage means for them. Fortunately, there are many trusted resources that seniors can turn to help them make an informed choice." Senator Rick Santorum

- You can call 1-800-MEDICARE and get additional information about the Medicare drug coverage available to you. By calling 1-800-MEDICARE, you can have a customized booklet mailed to you outlining your options. TTY users should call 1-877-486-2048.
- Every senior eligible for Medicare should have received a *Medicare and You* 2006 handbook, which outlines the new Medicare drug coverage. If you have not received your handbook, please call 1-800-MEDICARE and request a copy.
- Seniors, or friends and family members helping seniors, can also use
 Medicare's website (<u>www.medicare.gov</u>) to access important information
 about drug coverage options, including specific fact sheets covering a range
 of issues related to the new drug coverage and drug plan comparison tools.
 Seniors can also enroll in a drug plan on this website.
- When comparing drug plan options, it is important for you to have your current healthcare coverage and prescription drug information in front of you.
 Knowing what coverage you currently have, and information about the drugs you use, including their names and dosages, will help you understand your needs and compare your options.
- You should weigh what matters to you about drug coverage, such as a preference for more protection if your drug needs change, or whether you prefer a lower premium. You will be able to choose a plan that is right for you, based on your priorities of cost, coverage, and convenience.
- The Pennsylvania Department of Aging is a trusted resource that offers health insurance counseling for Pennsylvania's seniors. These services and additional information are available by calling 717-783-6842 or online at (www.aging.state.pa.us).
- AARP's information about Medicare drug coverage can be found online at (<u>www.aarp.org/medicarerx</u>).

Contact Senator Rick Santorum...

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Extra Help for Seniors with Limited Income and Resources

Seniors with limited income and resources may qualify for extra help paying for Medicare drug coverage. If you have not received an application or information about the extra help, and think you may be eligible, please contact the Social Security Administration (www.ssa.gov or 1-800-772-1213) and apply for extra help.

- Seniors that qualify for extra help can expect to pay little or no premium, deductibles, or co-payments.
- Seniors that qualify for both Medicare and Medicaid will now have their drugs covered by Medicare.
- Seniors who get help in paying for their home heating and cooling expenses will not lose eligibility for their energy assistance by enrolling in a Medicare prescription drug plan.
- Seniors receiving food stamps who qualify for extra help paying for Medicare drug coverage will be better off enrolling in a Medicare prescription drug plan, even if this new coverage reduces their food stamp benefits because these seniors will get significantly more help and protection in drug coverage than the will lose from the reduction in food stamps.
- The Access to Benefits Coalition's website (<u>www.benefitscheckup.org</u>) helps seniors screen for eligibility for extra help through the Social Security Administration's website and helps seniors apply for other needs-based federal, state, and private programs that can save seniors money.

Medicare Drug Coverage

Fulfilling the promise to protect your health and savings



A message from U.S. Senator Rick Santorum to Pennsylvania's seniors about the new Medicare drug coverage.



The Basics

- → Beginning January 1, 2006, Medicare will offer voluntary prescription drug coverage for the first time.
- ✓ Enrolling in the new drug coverage means gaining the peace of mind of knowing that your health and pocketbook are protected against high drug costs.
- ✓ You can choose from the different Medicare-approved drug plans available in your area beginning November 15, 2005 through May 15, 2006. If you enroll by December 31, 2005, your new drug coverage will begin January 1, 2006. If you enroll after December 31, 2005, your coverage will start the first day of the month after you sign up.
- ✓ Since you have six months in which to choose a plan, you should take the time you need to make an informed choice in order to ensure that you pick the plan that will best meet your healthcare needs.
- ✓ If you are currently without drug coverage and enroll by May 15, 2006, you will not be subject to a penalty for delayed enrollment similar to the Medicare Part B delayed enrollment penalty.
- ✓ If you have current prescription drug coverage you should expect to receive a detailed notice from your insurance company comparing your current drug coverage to the standard Medicare coverage. If your current coverage is as good as the Medicare standard you can keep that coverage, but if it is not, then you have the opportunity to pick a better plan.

"As your United States Senator, one of the greatest responsibilities I fulfill is advocating on behalf of Pennsylvania's seniors to protect their health so they can age with the comfort and dignity they deserve. Throughout my tenure in the Senate, I have fought to *improve the Medicare program* for seniors. I was proud to support legislation that provides voluntary drug coverage through *Medicare to help those enrolled* in Medicare protect their health and save money on prescription drugs. It is important for seniors and their friends and families to take the time to find out what this opportunity means for them."

U.S. SENATOR RICK SANTORUM